

United States Bankruptcy Court
District of Maryland

In re:
Tyneshia D. Barnett
Alicia A. Barnett
Debtors

Case No. 24-13336-DER
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0416-1
Date Rcvd: Jul 23, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2024:

Recip ID	Recipient Name and Address
db/db	+ Tyneshia D. Barnett, Alicia A. Barnett, 6811 Holabird Ave., Dundalk, MD 21222-1746
32521558	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
32521561	+ Cornerstone, Pob Box 145122, Salt Lake City, UT 84114-5122
32523105	+ Green Funds Group Green Funds Express, PO BOX 1427, Addison, IL 60101-8427
32521565	+ IH5 Property North Carolina Lp, 2626 Glenwood Avenue., Suite 550, Raleigh, NC 27608-1370
32521567	+ Jason Weber, 200 E. Joppa Road, Suite 301, Towson, MD 21286-3108
32521569	Lendmark Financial Services LLC, c/o Fradkin & Weber, P.A., Towson, MD 21286
32521574	+ Nock Bros, LLC, 120 Sister Pierre Dr. Unit #307, Towson, MD 21204-7526
32521575	+ Pebble Creek LLLP, 1025 Cranbrook Road, Cockeysville, MD 21030-1465
32521577	+ Rena Lynne Strauss, Grant Riffkin Strauss PC, 15204 Omega Dr Ste 210, Rockville, MD 20850-4838
32521579	+ Town and Country Moverz, 7650 Rickenbacker Drive, Gaithersburg, MD 20879-4773

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
32521557	+ EDI: AARGON.COM	Jul 23 2024 23:12:00	Aargon Agency Inc, Attn: Bankruptcy, 8668 Spring Mountain Road, Las Vegas, NV 89117-4119
32593473	Email/PDF: bncnotices@becket-lee.com	Jul 23 2024 19:34:51	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
32522304	Email/Text: bankruptcy@baltimorecountymd.gov	Jul 23 2024 19:18:00	Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204
32522301	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jul 23 2024 19:17:00	Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201
32521559	+ EDI: CAPITALONE.COM	Jul 23 2024 23:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
32521560	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jul 23 2024 19:17:00	Comptroller of Maryland, Bankruptcy Unit, 301 W. Preston St. Room 409, Baltimore, MD 21201-2383
32521562	+ EDI: CCS.COM	Jul 23 2024 23:12:00	Credit Coll, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
32521563	+ Email/Text: bankruptcy@fco.com	Jul 23 2024 19:18:00	Fair Collections & Outsourcing, Attn: Bankruptcy Dept, 12304 Baltimore Ave Suite #E, Beltsville, MD 20705-1314
32521564	+ Email/Text: info@blibaumlaw.com	Jul 23 2024 19:18:00	Gary Blibaum, Esq., 40 York Road, Suite 300, Towson, MD 21204-5266
32523105	+ Email/Text: collections@greenfundsexpress.net	Jul 23 2024 19:18:00	Green Funds Group Green Funds Express, PO BOX 1427, Addison, IL 60101-8427
32521566	+ EDI: IRS.COM		

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		Jul 23 2024 23:12:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
32521567	+ Email/Text: jason@fradkinweber.com	Jul 23 2024 19:18:00	Jason Weber, 200 E. Joppa Road, Suite 301, Towson, MD 21286-3108
32521568	Email/Text: bk@lendmarkfinancial.com	Jul 23 2024 19:17:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
32521570	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2024 19:24:24	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
32521571	+ Email/Text: EDI@CACIONLINE.NET	Jul 23 2024 19:18:00	Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
32521572	+ EDI: NAVIENTFKASMSERV.COM	Jul 23 2024 23:12:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
32521573	+ EDI: NFCU.COM	Jul 23 2024 23:12:00	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
32521576	EDI: PRA.COM	Jul 23 2024 23:12:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
32521578	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 23 2024 19:18:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
32522303	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Jul 23 2024 19:19:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32522302	+ Email/Text: Bankruptcy_group@baltimorecity.gov	Jul 23 2024 19:18:00	Supervisor of Delin. Accts., Abel Wolman Municipal Building, 200 Holliday Street- Room #1 Bankruptcy, Baltimore, MD 21202-6295

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2024 at the address(es) listed below:

Name	Email Address
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Eric S. Steiner

info@steinerlawgroup.com eric.steinerlawgroup.com@recap.email

Zvi Guttman

zguttman@gmail.com zviguttman@outlook.com,MD55@ecfbis.com

TOTAL: 2

Entered: July 23, 2024
Signed: July 23, 2024

SO ORDERED


DAVID E. RICE
U. S. BANKRUPTCY JUDGE

Information to identify the case:

Debtor 1	Tyneshia D. Barnett	Social Security number or ITIN	xxx-xx-1346
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Alicia A. Barnett	Social Security number or ITIN	xxx-xx-4906
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Maryland			
Case number: 24-13336 DER Chapter: 7			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tyneshia D. Barnett

Alicia A. Barnett

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.